

**United States Bankruptcy Court
District of Arizona**

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): WHYTE, RAYMOND LEE	Name of Joint Debtor (Spouse) (Last, First, Middle): WHYTE, CYNTHIA MARIE
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-2403	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-2105
Street Address of Debtor (No. and Street, City, and State): 10793 S. BEAR TABLE TANK DR. Vail, AZ	Street Address of Joint Debtor (No. and Street, City, and State): 10793 S. BEAR TABLE TANK DR. Vail, AZ
ZIP Code 85641	ZIP Code 85641
County of Residence or of the Principal Place of Business: Pima	County of Residence or of the Principal Place of Business: Pima
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP Code	ZIP Code

Location of Principal Assets of Business Debtor
(if different from street address above):

<p align="center">Type of Debtor (Form of Organization) (Check one box)</p> <p><input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i></p> <p><input type="checkbox"/> Corporation (includes LLC and LLP)</p> <p><input type="checkbox"/> Partnership</p> <p><input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)</p>	<p align="center">Nature of Business (Check one box)</p> <p><input type="checkbox"/> Health Care Business</p> <p><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)</p> <p><input type="checkbox"/> Railroad</p> <p><input type="checkbox"/> Stockbroker</p> <p><input type="checkbox"/> Commodity Broker</p> <p><input type="checkbox"/> Clearing Bank</p> <p><input type="checkbox"/> Other</p> <hr/> <p align="center">Tax-Exempt Entity (Check box, if applicable)</p> <p><input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).</p>	<p align="center">Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)</p> <p><input type="checkbox"/> Chapter 7</p> <p><input type="checkbox"/> Chapter 9</p> <p><input checked="" type="checkbox"/> Chapter 11</p> <p><input type="checkbox"/> Chapter 12</p> <p><input type="checkbox"/> Chapter 13</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding</p> <hr/> <p align="center">Nature of Debts (Check one box)</p> <p><input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."</p> <p><input type="checkbox"/> Debts are primarily business debts.</p>
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<p align="center">Filing Fee (Check one box)</p> <p><input checked="" type="checkbox"/> Full Filing Fee attached</p> <p><input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.</p> <p><input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</p>	<p align="center">Chapter 11 Debtors</p> <p>Check one box:</p> <p><input checked="" type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p><input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p>Check if:</p> <p><input checked="" type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (<i>amount subject to adjustment on 4/01/13 and every three years thereafter</i>).</p> <p>Check all applicable boxes:</p> <p><input type="checkbox"/> A plan is being filed with this petition.</p> <p><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).</p>
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Statistical/Administrative Information

Debtor estimates that funds will be available for distribution to unsecured creditors.

Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors

<input type="checkbox"/> 1-49	<input checked="" type="checkbox"/> 50-99	<input type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> OVER 100,000
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Estimated Assets

<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input checked="" type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion
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Estimated Liabilities

<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input checked="" type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion
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THIS SPACE IS FOR COURT USE ONLY

<p>Voluntary Petition</p> <p><i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s): WHYTE, RAYMOND LEE WHYTE, CYNTHIA MARIE</p>
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All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

Location Where Filed: - None -	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:

<p style="text-align: center;">Exhibit A</p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).</p> <p>X /s/ Eric Slocum Sparks AZBAR August 19, 2010 Signature of Attorney for Debtor(s) (Date) Eric Slocum Sparks AZBAR #11726</p>
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Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

Yes, and Exhibit C is attached and made a part of this petition.
 No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:
 Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

**WHYTE, RAYMOND LEE
WHYTE, CYNTHIA MARIE**

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ RAYMOND LEE WHYTE
Signature of Debtor **RAYMOND LEE WHYTE**

X /s/ CYNTHIA MARIE WHYTE
Signature of Joint Debtor **CYNTHIA MARIE WHYTE**

Telephone Number (If not represented by attorney)

August 19, 2010
Date

Signature of Attorney*

X /s/ Eric Slocum Sparks AZBAR
Signature of Attorney for Debtor(s)

Eric Slocum Sparks AZBAR #11726
Printed Name of Attorney for Debtor(s)

Eric Slocum Sparks, P.C.
Firm Name

**110 S. Church Ave.
Suite 2270
Tucson, AZ 85701**

Address

**Email: eric@ericlocumsparkspc.com
(520) 623-8330 Fax: (520) 623-9157**

Telephone Number

August 19, 2010
Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X _____
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

X _____

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

United States Bankruptcy Court
District of Arizona

In re RAYMOND LEE WHYTE
CYNTHIA MARIE WHYTE

Debtor(s)

Case No. _____

Chapter 11

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ RAYMOND LEE WHYTE
RAYMOND LEE WHYTE

Date: August 19, 2010

United States Bankruptcy Court
District of Arizona

In re RAYMOND LEE WHYTE
CYNTHIA MARIE WHYTE

Debtor(s)

Case No. _____

Chapter 11

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Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ CYNTHIA MARIE WHYTE
CYNTHIA MARIE WHYTE

Date: August 19, 2010

**United States Bankruptcy Court
District of Arizona**

In re **RAYMOND LEE WHYTE
CYNTHIA MARIE WHYTE**

Debtor(s)

Case No. _____

Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
BANK OF AMERICA PO BOX 5170 Simi Valley, CA 93062	BANK OF AMERICA PO BOX 5170 Simi Valley, CA 93062	RENTAL: 10633 S. VARNER DR. VAIL, AZ 85641		288,814.00 (226,121.00 secured)
Bank Of America Po Box 15026 Wilmington, DE 19850	Bank Of America Po Box 15026 Wilmington, DE 19850	CreditCard		11,949.00
Chase P.O. Box 78420 Phoenix, AZ 85062	Chase P.O. Box 78420 Phoenix, AZ 85062	RENTAL: 8486 S. HUNNIC DR. TUCSON, AZ 85747		200,884.00 (180,791.00 secured)
Chase P.O. Box 78420 Phoenix, AZ 85062	Chase P.O. Box 78420 Phoenix, AZ 85062	RENTAL: 10631 E. OTTOMAN DR. TUCSON, AZ 85747		218,595.00 (179,858.00 secured)
CHASE PO BOX 78420 Phoenix, AZ 85062	CHASE PO BOX 78420 Phoenix, AZ 85062	RENTAL: 8351 S. GUPTA DR. TUCSON, AZ 85747		197,098.00 (162,242.00 secured)
Chase P.O. Box 78420 Phoenix, AZ 85062	Chase P.O. Box 78420 Phoenix, AZ 85062	RENTAL: 8455 S. EGYPTIAN DR. TUCSON, AZ 85747		225,599.00 (195,045.00 secured)
Chase Po Box 15298 Wilmington, DE 19850	Chase Po Box 15298 Wilmington, DE 19850	CreditCard		3,678.00
CITIBANK PO BOX 6191 Sioux Falls, SD 57117-6191	CITIBANK PO BOX 6191 Sioux Falls, SD 57117-6191	CREDIT CARD		14,385.08
Citibank Stu Attn: Bankruptcy Po Box 6191 Sioux Falls, SD 57117	Citibank Stu Attn: Bankruptcy Po Box 6191 Sioux Falls, SD 57117	Educational		7,590.00

In re **RAYMOND LEE WHYTE**
CYNTHIA MARIE WHYTE

Case No. _____

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(Continuation Sheet)

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Citibank Stu Attn: Bankruptcy Po Box 6191 Sioux Falls, SD 57117	Citibank Stu Attn: Bankruptcy Po Box 6191 Sioux Falls, SD 57117	Educational		6,738.00
DIRECT MERCHANTS BANK PO BOX 60136 City of Industry, CA 91716-0136	DIRECT MERCHANTS BANK PO BOX 60136 City of Industry, CA 91716-0136	CREDIT CARD		2,585.50
Discover Fin Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054	Discover Fin Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054	CreditCard		3,791.00
Gemb/dillards Dc Po Box 981402 El Paso, TX 79998	Gemb/dillards Dc Po Box 981402 El Paso, TX 79998	CreditCard		3,825.00
INTERNAL REVENUE SERVICE 4041 N. CENTRAL AVE. SUITE 112 Phoenix, AZ 85012	INTERNAL REVENUE SERVICE 4041 N. CENTRAL AVE. SUITE 112 Phoenix, AZ 85012	1997, 1998		14,582.76
Merrick Bank Po Box 9201 Old Bethpage, NY 11804	Merrick Bank Po Box 9201 Old Bethpage, NY 11804	CreditCard		2,963.00
NCC BUSINESS SERVICES INC. 9428 BAYMEADOWS RD. # 200 Jacksonville, FL 32256	NCC BUSINESS SERVICES INC. 9428 BAYMEADOWS RD. # 200 Jacksonville, FL 32256	CREDIT CARD		3,825.41
Vantage West Credit Un Po Box 15115 Tucson, AZ 85708	Vantage West Credit Un Po Box 15115 Tucson, AZ 85708	Automobile		20,265.00
WELLS FARGO PO BOX 14411 DES MOINES, IA 50603-3411	WELLS FARGO PO BOX 14411 DES MOINES, IA 50603-3411	PRIMARY: 10793 S. BEAR TABLE TANK DR. VAIL, AZ 85641		355,215.00 (268,070.00 secured)
Wfs Financial/Wachovia Dealer Services Po Box 19657 Irvine, CA 92623	Wfs Financial/Wachovia Dealer Services Po Box 19657 Irvine, CA 92623	Automobile		10,437.00
Zale/cbsd Attn.: Centralized Bankruptcy Po Box 20363 Kansas City, MO 64195	Zale/cbsd Attn.: Centralized Bankruptcy Po Box 20363 Kansas City, MO 64195	ChargeAccount		4,502.00

In re **RAYMOND LEE WHYTE**
CYNTHIA MARIE WHYTE

Debtor(s)

Case No. _____

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(Continuation Sheet)

**DECLARATION UNDER PENALTY OF PERJURY
ON BEHALF OF A CORPORATION OR PARTNERSHIP**

We, **RAYMOND LEE WHYTE** and **CYNTHIA MARIE WHYTE**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date **August 19, 2010** _____

Signature **/s/ RAYMOND LEE WHYTE** _____
RAYMOND LEE WHYTE
Debtor

Date **August 19, 2010** _____

Signature **/s/ CYNTHIA MARIE WHYTE** _____
CYNTHIA MARIE WHYTE
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

WHYTE, RAYMOND and CYNTHIA -

ARIZONA DEPT OF REVENUE
1600 W. MONROE
7TH FLOOR
PHOENIX AZ 85007

INTERNAL REVENUE SERVICE
4041 N. CENTRAL AVE.
SUITE 112
PHOENIX AZ 85012

INTERNAL REVENUE SERVICE
4041 N. CENTRAL AVE.
SUITE 112
PHOENIX AZ 85012

ADVANCED FINANCIAL CO.
PO BOX 4068
CARLSBAD CA 92018

AIG FEDERAL SAVINGS BA
600 KING ST
WILMINGTON DE 19801

AMERICAN GENERAL FINAN
600 N ROYAL AVE
EVANSVILLE IN 47715

AVCO FINANCE
3300 S PARKER RD
AURORA CO 80014

BANK OF AMERICA
PO BOX 5170
SIMI VALLEY CA 93062

BANK OF AMERICA
PO BOX 15026
WILMINGTON DE 19850

BARCLAYS BANK DELAWARE
ATTENTION: CUSTOMER SUPPORT DEPARTMENT
PO BOX 8833
WILMINGTON DE 19899

WHYTE, RAYMOND and CYNTHIA -

CAPITAL ONE, N.A.
C/O AMERICAN INFOSOURCE
PO BOX 54529
OKLAHOMA CITY OK 73154

CARDWORKS SERVICING, LLC
PO BOX 9201
OLD BETHPAGE NY 11804

CHASE
PO BOX 78420
PHOENIX AZ 85062

CHASE
P.O. BOX 78420
PHOENIX AZ 85062

CHASE
PO BOX 15298
WILMINGTON DE 19850

CHASE - CC
PO BOX 15298
WILMINGTON DE 19850

CITIBANK
PO BOX 6191
SIOUX FALLS SD 57117-6191

CITIBANK STU
ATTN: BANKRUPTCY
PO BOX 6191
SIOUX FALLS SD 57117

CITIBANK USA
ATTN.: CENTRALIZED BANKRUPTCY
PO BOX 20363
KANSAS CITY MO 64195

COMPASS BANK
ATTN: BANKRUPTCY
PO BOX 10566
BIRMINGHAM AL 35296

WHYTE, RAYMOND and CYNTHIA -

CREDIT FIRST
PO BOX 818011
CLEVELAND OH 44181

DELL FINANCIAL SERVICES
ATTN: BANKRUPTCY DEPT.
PO BOX 81577
AUSTIN TX 78708

DIRECT MERCHANTS BANK
PO BOX 60136
CITY OF INDUSTRY CA 91716-0136

DISCOVER FIN
ATTENTION: BANKRUPTCY DEPARTMENT
PO BOX 3025
NEW ALBANY OH 43054

GEMB / MERVYNS
ATTENTION: BANKRUPTCY
PO BOX 103104
ROSWELL GA 30076

GEMB/DILLARDS DC
PO BOX 981402
EL PASO TX 79998

GEMB/FLEX PLUS LINE OF
PO BOX 981439
EL PASO TX 79998

GEMB/HMDSGN SMLVZ
PO BOX 981439
EL PASO TX 79998

GEMB/HOME DESIGN-FLOOR
PO BOX 981439
EL PASO TX 79998

GEMB/JCP
ATTENTION: BANKRUPTCY
PO BOX 103104
ROSWELL GA 30076

WHYTE, RAYMOND and CYNTHIA -

HSBC BANK
PO BOX 5253
CAROL STREAM IL 60197

HSBC BANK

HSBC BANK
ATTN: BANKRUPTCY
PO BOX 5253
CAROL STREAM IL 60197

HSBC BEST BUY
ATTN: BANKRUPTCY
PO BOX 5263
CAROL STREAM IL 60197

JUNIPER CARD SERVICES
PO BOX 13337
PHILADELPHIA PA 19101-3337

LAW OFFICE OF HAROLD E. SCHERR, PA
1064 GREENWOOD BLVD., SUITE 328
LAKE MARY FL 32746

LAW OFFICE OF THOMAS LANDIS
1210 NORTH BROOK DR. SUITE 300
FEASTERVILLE TREVOSSE PA 19053-8427

MAZDA AMER CR
PO BOX 537901
LIVONIA MI 48153

MERRICK BANK
PO BOX 9201
OLD BETHPAGE NY 11804

NCC BUSINESS SERVICES INC.
9428 BAYMEADOWS RD. # 200
JACKSONVILLE FL 32256

SEARS/CBSD
PO BOX 6189
SIOUX FALLS SD 57117

WHYTE, RAYMOND and CYNTHIA -

US DEPT OF EDUCATION
PO BOX 5609
GREENVILLE TX 75403

VALENTINE & KEBARTAS, INC.
P.O. BOX 325
LAWRENCE MA 01842

VANTAGE WEST
PO BOX 15115
TUCSON AZ 85708

VANTAGE WEST CREDIT UN
PO BOX 15115
TUCSON AZ 85708

WELLS FARGO
PO BOX 14411
DES MOINES IA 50603-3411

WFFINANCIAL
800 WALNUT ST
DES MOINES IA 50309

WFS FINANCIAL/WACHOVIA DEALER SERVICES
PO BOX 19657
IRVINE CA 92623

ZALE/CBSD
ATTN.: CENTRALIZED BANKRUPTCY
PO BOX 20363
KANSAS CITY MO 64195